

CITY OF LA CROSSE 2020 BENEFITS SUMMARY

EXEMPT EMPLOYEES COVERED UNDER THE EMPLOYEE HANDBOOK: To follow is a brief summary of the benefits that the City of La Crosse offers to its employees. A complete packet of benefit information will be provided to the candidate selected for the position.

- 1) **Medical Benefit Plan** - Effective first of month following two full calendar months of employment, i.e. if start July 10, 2020, effective October 1, 2020 (assuming enrollment form received by applicable deadline). *Brief* summary of current benefit: Premium - \$91.64/month single plan; \$189.52/month limited family (2 person) plan; or \$230.72/month for family plan (if not participating in the Health Risk Assessment monthly contributions are \$116.36 / \$240.66 / \$292.98 respectively). In-network benefit: deductible \$400 per person /\$1200 max per family per calendar year: office visit co-pay of \$20.00/visit then most covered services are paid at 90% and member pays a 10% co-insurance to a co-insurance maximum of \$600 per person or \$1800 per family. Prescription drugs: Formulary generic/\$10 co-pay retail/\$20 mail order and formulary brand name/\$25 co-pay retail \$50 mail order. 90 day mail order or 90 day at retail of maintenance drugs required after first two fills at retail. A Schedule of Benefits and Summary of Benefits & Coverage providing more details will be provided to selected candidate. *Note: Employees hired full-time on or after 1/1/14 are not eligible for retiree medical benefit plan coverage.*
- 2) **Pension (Wisconsin Retirement System-WRS)** - Contributions begin as of date of hire. Employer contributions are paid for by the employer. Employees are required to pay 50% of the total WRS contribution rate for “general” employees. 2020 rate is 6.75% and is taken on a pre-tax basis.
- 3) **Life Insurance** – Deadline to enroll is thirty days following date of hire. If enroll, coverage for claim purposes is the date the form is turned into HR or date of hire, whichever is later. Basic coverage for employee based on salary; i.e. if employee salary is \$36,044 – basic coverage would be rounded up to \$37,000. Monthly premium would be \$.37. Up to three additional units and one supplemental unit are also available; each unit coverage would be the same as basic (\$37,000) and premiums for each unit are based on employee’s age and salary. Spouse/dependent coverage options also available. Coverage/premiums updated each July based on prior year’s salary.
- 4) **Income Continuation Insurance** – A short or long term disability insurance that would pay employee up to 75% of earnings (based on prior year’s salary) while employee is disabled and off work due to an illness/injury. Deadline to enroll is thirty days from date of hire. If enroll, coverage would be effective the first of the month on or following date of hire. Various options available for waiting periods. There is a “premium holiday” in 2020.
- 5) **Section #125 Plan** -- This is a flexible spending account in which you can defer money from your paycheck pre-tax to a dependent care or medical account. Plan limits are \$5,000 for dependent care; \$2,700 for medical. You are then allowed to submit applicable expenses to the plan for reimbursement or use a pre-paid Debit card to pay for eligible expenses. The 2020 plan year for deductions is January 1, 2020 through December 31, 2020 and the plan year for incurring expenses is January 1, 2020 through March 15, 2021. If enroll by applicable deadline, a new employee’s plan year would begin the first of the month following 60 days of employment. Open enrollment to enroll in the next plan year held every fall.
- 6) **Voluntary Vision Plan** – This is a voluntary plan, completely funded by the employee. Effective first of the month following 60 days of employment (assuming enrollment form received by applicable deadline). Detailed information provided at benefit orientation.

2020 Monthly Premiums	
• Emp. Only	\$6.98
• Emp. + spouse	\$13.96
• Emp. + child(ren)	\$15.75
• Emp. + family	\$24.36

- 7) **Payroll Roth IRA** - Employees may elect for payroll deductions to be placed in a Roth IRA.
- 8) **Voluntary Dental Plan** - This is a voluntary plan, completely funded by the employee. Effective first of month following two full calendar months of employment (assuming enrollment form received by applicable deadline). Employees can choose between two different dental plans. An open enrollment is held every year (fall).

2020 Plan	Anthem Dental Plan – See Schedule of Benefits for complete details	Monthly Premium	
		Employee	Family (2+)
Low Plan	In Network / Out of Network	\$17.14	\$49.64
	Annual Maximum per person Preventive (no Deductible) Limited Basic Services Deductible \$50/person/\$150/per family. No orthodontic services Out of Network paid off an allowable amount with payment made to member, not dentist.	\$1,000 100% 80%	\$500 70% 50%
High Plan	In & Out of Network Benefit. Annual Maximum \$2,000 per person. Preventive 100% (no Deductible); Basic Services 80%; Major Services 50%; Deductible \$50/person/\$150/per family. Orthodontic services at 50% with a \$1,500 lifetime benefit (taking into account all orthodontia coverage). Contact HR to request a copy of Anthem's Orthodontics policy. Out of network paid at 90th percentile with payment made directly to member, not dentist.	\$43.19	\$121.29

- 9) **457 Deferred Compensation Plan** - May enroll at any time. It is a program that allows you to invest today for your retirement. Federal and State taxes are deferred until your assets are withdrawn, usually during retirement when you may be in a lower tax bracket. It involves employee contributions only.

10) **Vacation**

Initial calendar year: An employee will be credited with vacation on the first full payperiod following their date of hire. The vacation of two weeks is pro-rated by the number of remaining full payperiods in the initial calendar year (from first full payperiod through the last full payperiod).

- Two (2) weeks after one 1 year of continuous service
- Three (3) weeks after five 5 years of continuous service
- Eighteen (18) days after 10 years of continuous service
- Four (4) weeks after 13 years of continuous service.
- Twenty-two (22) days after 16 years of continuous service.
- Five (5) weeks after 20 years of continuous service
- Twenty-six (26) days after 26 years of continuous service
- Twenty-seven (27) days after 27 years of continuous service
- Twenty-eight (28) days after 28 years of continuous service
- Twenty-nine (29) days after 29 years of continuous service
- Six (6) weeks after 30 years of continuous service

- 11) **Sick Leave** – employees accumulate sick leave at a rate of one (1) day per month for each month of employment commencing with the first month of employment. A month of employment shall mean a month in which the employee actually works or receives pay from the City for at least twenty (20) calendar days. The sick leave credits shall be allowed to accumulate to a maximum of one hundred twenty (120) days. Employees may use up to four (4) days of accumulated sick leave credits for personal business with the approval of their supervisor provided, however, that employees shall request same of their supervisor at least twenty-four (24) hours prior to the time off requested. Employees may also use up to (3) days accumulated sick leave for family care to care for their minor dependents due to illness/injury or medical/dental appointments. Use of sick leave for personal business or family care shall be deducted from sick leave accumulation. At retirement (as defined in Handbook), the City will make a lump sum payment of 45% for employees hired prior to 1/1/14 or 100% for employees hired on/after 1/1/14 (with 20 years of full time continuous service with the City) of the amount of accrued sick leave on record at the time of retirement.

- 12) **Holidays** – Employees will normally be granted holidays off with pay on the following days: New Year’s Day, Martin Luther King Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, the day after Thanksgiving, Christmas Eve, Christmas Day, and New Year’s Eve. In addition, employees shall be granted one floating holiday per calendar year.

There is a (2) year introductory period as a newly hired employee. Personal business days are not available during a new employee's initial 6 months of employment. See the City of La Crosse Employee Handbook for complete benefit details. If this summary and the Handbook conflict, the Handbook will control.